

The complaint

Mr B is unhappy that he was given incorrect information by Barclays Bank UK PLC, trading as Tesco Bank, regarding the date that a payment on his credit account was required by.

What happened

In July 2024, Tesco told Mr B that he was required to make a minimum payment on his credit account by 8 August, when in fact the payment needed to be made by 22 July. This resulted in Mr B making the payment late and having it reported as having being made late to his credit file. Mr B wasn't happy about this, and he also wasn't happy about a letter he received from Tesco regarding the status of a loan that had already been defaulted. So, he raised a complaint.

Tesco apologised to Mr B for the incorrect information he'd received and removed the late payment reporting from his credit file. Tesco also offered to pay £100 to Mr B as compensation for any trouble or upset he may have incurred as a result. Mr B wasn't satisfied with Tesco's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they felt that Tesco's apology, corrective action, and offer of £100 compensation already represented a fair outcome to this complaint. Mr B disagreed, so the matter was escalated to an ombudsman for a final decision.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mr B has raised several complaints with Tesco and in his referral to this service he asked this service to consider several complaint points in addition to those described above. However, as has already been explained to Mr B, the rules of this service only allow us to consider complaints that are referred to us within six months of the date of the complaint response letter issued by the respondent business. And, in this instance, Mr B didn't refer the further points of complaint to this service within the six-month window whereby we are permitted to consider them.

Accordingly, having reviewed Mr B's submissions to this service, I'm satisfied that the points of complaint described in the preceding section are the only points of complaint that I can consider here.

Mr B has also said that he feels that Tesco haven't taken the actions they promised to take in resolution to those other complaint. I've therefore reviewed the other complaints, to assess if there is any impact on the points of complaint that I can consider here, but having done so I don't feel that there is.

As such, if Mr B feels that Tesco haven't acted as they said they would in regard to the other complaints, Mr B would need to raise his dissatisfaction with Tesco as a new complaint, so

that Tesco have the formal opportunity to consider and respond to Mr B's dissatisfaction. And, after Tesco have had a formal opportunity to respond to his complaint, Mr B may have the right to refer that new complaint to this service, should he wish to do so.

In regard to the points of complaint that I can consider here – that Tesco gave Mr B an incorrect date as to when a payment was required, and that Tesco sent Mr B a letter about a loan that had already defaulted – Tesco have acknowledged that they made mistakes in these regards, removed the late payment marker that Mr B incurred because of the incorrect payment date information, and offered to pay £100 to Mr B as compensation for any trouble or upset he may have incurred as a result.

Upon consideration, I feel that Tesco's apology, corrective action, and offer of £100 compensation does represent a fair outcome to these points of complaint. As such, while I will be upholding this complaint in Mr B's favour, I'll only be doing so to formally instruct Tesco to pay the £100 to Mr B that they've already offered to pay, and I won't be issuing any other instructions to Tesco beyond this.

In taking this position, I've considered the impact that the incorrect payment date information and the incorrect loan letter may have had on Mr B. For the loan letter, this includes that the loan had already been defaulted, which Mr B was aware of, and so I feel that while Mr B may have been confused by the letter, the impact was relatively small, given that Mr B was already of the understanding that the loan had been defaulted.

Regarding the payment date information, the impact on Mr B was that he made his payment late, in accordance with the incorrect information he'd been given, and incurred a late payment marker as a result. But Tesco have already removed that late payment marker from Mr B's credit file, which means that the corrective action I might have instructed has already been undertaken by them. Furthermore, I don't feel that temporarily having the late payment marker on his credit file will have had a significant impact on Mr B, given that he already had a defaulted loan being reported on his credit file which is a more significant adverse marker than a late payment marker.

In addition to the impact of what happened on Mr B, which it must be reiterated is considered in isolation and not in consideration of any of Mr B's other complaints with Tesco, which as explained, I can't consider here, I've also considered the general framework this service uses when assessing compensation amounts, details of which are available on this service's website. And, taking all these factors into account, I feel that the apology, removal of the late payment marker, and offer of £100 compensation does represent a fair outcome to this complaint. I also confirm that Tesco's offer of £100 compensation is commensurate with what I might have instructed them to pay, had they not already made the offer they have.

I realise that this might not be the outcome that Mr B was wanting, but I confirm that my only instruction to Tesco is that they must pay the £100 to Mr B that they've already offered to pay. I hope that Mr B will understand, given what I've explained, why I've made the final decision that I have.

Putting things right

Tesco must pay £100 to Mr B.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or

reject my decision before 14 October 2025.

Paul Cooper
Ombudsman